

**Certificate of Notice Page 1 of 3**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Victoria L. Cosenza  
Debtor

Case No. 18-17592-amc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: DonnaR  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2019.

db +Victoria L. Cosenza, 1035 Locust Street, Reading, PA 19604-2226

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 03, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2019 at the address(es) listed below:

BRENNNA HOPE MENDELSON on behalf of Debtor Victoria L. Cosenza tobykmendelson@comcast.net  
KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association (Trustee for the Pennsylvania Housing Finance Agency) bkgroup@kmlawgroup.com  
LEON P. HALLER on behalf of Creditor U.S. Bank National Association (Trustee for the Pennsylvania Housing Finance Agency) lhaller@pkh.com, dmaurer@pkh.com, mgutshall@pkh.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com, ecf\_frpa@trusteel3.com  
SCOTT WATERMAN on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trusteel3.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mhazlett@mortoncraig.com, mortoncraigecf@gmail.com

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Victoria L. Cosenza		CHAPTER 13
	<u>Debtor</u>	
U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY)		NO. 18-17592 AMC
	<u>Movant</u>	
vs.		
Victoria L. Cosenza		11 U.S.C. Section 362
	<u>Debtor</u>	
Scott F. Waterman, Esquire		
	<u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearages referenced in the motion have been cured, and Debtor(s) is/are current on post-petition loan payments through September 1, 2019.
2. Debtor(s) shall maintain post-petition contractual monthly loan payments due to Movant going forward, beginning with the payment due October 1, 2019 in the amount of \$566.00.
3. In the event that the payments under Section 2 above are not tendered, the Movant shall notify Debtor(s) and Debtor(s) attorney of the default in writing and the Debtor(s) may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant immediate relief from the automatic stay, under which the stay provided by Bankruptcy Rule 4001(a)(3) is waived.
4. The stay provided by Bankruptcy Rule 4001(a)(3) is waived with respect to any Court Order approving of this stipulation and/or ordering relief per the terms agreed upon herein.
5. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
6. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

7. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

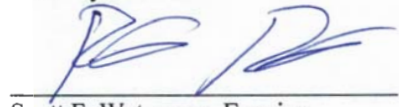
Date: September 17, 2019

By: /s/ Kevin G. McDonald, Esquire  
Attorney for Movant


Date: September 18, 2019

/s/ Brenna Hope Mendelsohn, Esquire  
Brenna Hope Mendelsohn, Esquire  
Attorney for Debtor

Date: 9/19/19

  
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Scott F. Waterman, Esquire  
Chapter 13 Trustee

Approved by the Court this 1st day of October, 2019. However, the court retains discretion regarding entry of any further order.

  
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Bankruptcy Judge  
Ashely M. Chan